



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name INDEPENDENT BANK CORP.

City/State ROCKLAND, MA

Bank Holding Company Information

Federal Reserve District: 1

Consolidated Assets (\$000): 20,161,270

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

INDEPENDENT BANK CORP.
288 UNION STR
ROCKLAND, MA 02370

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BHC Name

City/State

Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	20,270,952	13,362,243	14,836,678	12,585,303	10,863,527
Net income (\$000)	53,097	41,711	120,992	121,167	165,175
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.76	2.55	62	2.90	2.67	66	2.75	2.60	59	2.97	2.77	62	3.68	3.01	80
+ Non-interest income	0.49	0.97	25	0.72	1.13	32	0.67	1.04	33	0.84	1.21	35	1.01	1.32	46
- Overhead expense	1.87	2.18	33	2.10	2.28	44	2.24	2.17	58	2.17	2.57	32	2.62	2.69	51
- Provision for credit losses	-0.04	0.04	28	-0.08	-0.12	47	0.12	-0.09	94	0.42	0.51	37	0.06	0.15	25
+ Securities gains (losses)	0	0	43	0	0.01	32	0	0.01	23	0	0.02	35	-0.01	0.01	10
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	81
= Pretax net operating income (tax equivalent)	1.40	1.35	57	1.61	1.78	42	1.06	1.66	10	1.22	1.04	62	2.02	1.56	86
Net operating income	1.05	1.03	53	1.25	1.36	43	0.82	1.26	9	0.96	0.81	62	1.52	1.19	84
Net income	1.05	1.02	53	1.25	1.35	44	0.82	1.26	9	0.96	0.82	62	1.52	1.19	84
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.12	2.96	60	3.35	3.18	57	3.14	3.06	51	3.60	3.55	51	4.62	4.41	66
Interest expense	0.07	0.20	12	0.13	0.29	17	0.10	0.25	16	0.30	0.52	20	0.54	1.08	13
Net interest income (tax equivalent)	3.05	2.75	69	3.21	2.88	69	3.04	2.80	63	3.30	3.01	65	4.07	3.33	80
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01	0.09	33	0.14	0.16	58	0.01	0.11	16	0.07	0.27	25	0.03	0.21	15
Earnings coverage of net loan and lease losses (X)	168.82	38.54	86	15.30	25.70	52	143.93	39.72	87	29.90	22.91	73	87.78	24.40	90
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.06	1.20	40	1.16	1.49	29	1.08	1.23	37	1.21	1.58	30	0.76	0.83	44
Allowance for loan and lease losses / Total loans and leases	1.06	1.17	42	1.16	1.47	30	1.08	1.20	38	1.20	1.55	31	0.76	0.81	46
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.42	0.47	45	0.64	0.70	53	0.20	0.49	15	0.71	0.71	57	0.52	0.57	46
30-89 days past due loans and leases / Total loans and leases	0.09	0.32	15	0.03	0.33	6	0.27	0.32	52	0.07	0.39	6	0.06	0.43	5
Liquidity and Funding															
Net noncore funding dependence	-7.78	-1.97	27	-13.47	-0.51	14	-10.14	-2.33	26	-8.22	3.20	16	6.23	14.45	26
Net short-term noncore funding dependence	-8.54	-6.65	35	-14.03	-6.88	23	-11.13	-7.71	32	-8.83	-4.76	30	4.69	3.38	46
Net loans and leases / Total assets	66.67	59.31	70	66.62	60.99	67	65.92	58.67	70	70.71	61.58	75	77.52	63.77	85
Capitalization															
Tier 1 leverage ratio	10.62	9.06	85	9.63	9.15	68	12.03	8.98	93	9.56	9.13	69	11.28	9.76	82
Holding company equity capital / Total assets	14.71	10.29	97	12.45	10.72	75	14.78	10.71	95	12.89	11.16	74	14.98	12.43	82
Total equity capital (including minority interest) / Total assets	14.71	10.40	97	12.45	10.85	73	14.78	10.82	94	12.89	11.29	74	14.98	12.57	81
Common equity tier 1 capital / Total risk-weighted assets	14.45	12.21	82	13.16	12.57	65	14.30	12.42	80	12.67	12.38	60	12.86	12.17	72
Net loans and leases / Equity capital (X)	4.53	5.82	25	5.35	5.73	45	4.46	5.53	29	5.48	5.58	49	5.17	5.21	52
Cash dividends / Net income	45.51	33.45	73	38	23.13	75	58.10	28.27	94	50.24	42.30	63	34.95	33.12	54
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	46.31	9.35	94	15	16.49	53	54.67	10.50	97	15.81	16.68	48	28.79	9.26	90
Equity capital	72.87	4.03	96	2.13	9.13	16	77.28	7.46	97	-0.32	6.99	14	59.12	10.49	95
Net loans and leases	46.41	6.29	95	3.53	7.22	43	44.20	3.36	96	5.64	9.07	41	29.07	9.10	87
Noncore funding	81.09	-10.65	96	-71.97	-25.09	2	84.50	-14.79	96	-60.16	-12.18	3	166.29	6.59	99
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	1.68	11.08	29	4.54	11.33	35	2.12	10.95	29	4.84	13.56	33	7.29	13.04	53
Equity investment in subsidiaries / Equity capital	97.84	103.47	22	104.45	102.85	61	97.80	103.22	17	103.45	102.81	58	102.07	103.22	46
Cash from ops + noncash items + op expense / Op expense + dividends	104.60	125.04	46	-2.81	98.58	13	114.68	154.48	35	252.71	147.24	88	325.27	190.27	85

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	130,675	93,624	386,568	374,456	415,896	39.57	119.06
Income from lease financing receivables.....	114	148	549	422	438	-22.97	
Fully taxable income on loans and leases.....	127,658	93,057	383,154	372,312	413,840	37.18	116.25
Tax-exempt income on loans and leases.....	3,131	715	3,963	2,566	2,494	337.90	405.00
Estimated tax benefit on income on loans and leases.....	968	227	1,305	916	944	325.53	163.26
Income on loans and leases (tax equivalent).....	131,757	93,999	388,422	375,794	417,278	40.17	119.52
Investment interest income (tax equivalent).....	10,057	6,634	30,955	30,340	32,649	51.61	85.96
Interest on balances due from depository institutions.....	886	326	2,494	847	2,207	171.78	328.02
Interest income on other earning assets.....	126	41	163	744	1,198	207.32	
Total interest income (tax equivalent).....	142,826	101,000	422,034	407,725	453,332	41.41	117.60
Interest on time deposits of \$250K or more.....	406	437	1,513	3,605	3,792	-7.09	141.67
Interest on time deposits < \$250K.....	543	1,330	3,273	13,146	13,892	-59.17	-44.48
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	1,157	944	3,541	10,583	23,501	22.56	-28.58
Interest on other borrowings and trading liabilities.....	433	615	2,590	3,363	6,827	-29.59	-59.27
Interest on subordinated debt and mandatory convertible securities.....	624	691	2,666	3,497	5,459	-9.70	50.00
Total interest expense.....	3,163	4,017	13,583	34,194	53,471	-21.26	-25.49
Net interest income (tax equivalent).....	139,663	96,983	408,451	373,531	399,861	44.01	127.50
Non-interest income.....	24,951	23,968	100,089	105,105	109,448	4.10	36.61
Adjusted operating income (tax equivalent).....	164,614	120,951	508,540	478,636	509,309	36.10	106.66
Overhead expense.....	94,815	70,029	332,788	273,060	284,342	35.39	93.75
Provision for credit losses.....	-2,000	-2,639	18,321	52,500	6,000		
Securities gains (losses).....	0	0	0	160	-1,462		-100.00
Other tax equivalent adjustments.....	0	0	0	0	1		
Pretax net operating income (tax equivalent).....	71,172	53,877	157,985	153,764	219,072	32.10	136.29
Applicable income taxes.....	17,107	11,937	35,683	31,669	52,933	43.31	89.80
Tax equivalent adjustments.....	968	229	1,310	928	964	322.71	153.40
Applicable income taxes (tax equivalent).....	18,075	12,166	36,993	32,597	53,897	48.57	92.39
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	53,097	41,711	120,992	121,167	165,175	27.30	156.20
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	53,097	41,711	120,992	121,167	165,175	27.30	156.20
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	53,097	41,711	120,992	121,167	165,175	27.30	156.20
Investment securities income (tax equivalent).....	10,057	6,634	30,955	30,340	32,649	51.61	85.96
US Treasury and agency securities (excluding mortgage-backed securities).....	3,149	834	6,965	3,154	3,378	277.58	442.93
Mortgage-backed securities.....	6,679	5,623	22,784	26,128	28,217	18.78	44.25
All other securities.....	229	177	1,206	1,058	1,054	29.85	15.57
Cash dividends declared.....	24,162	15,852	70,300	60,878	57,729	52.42	179.23
Common.....	24,162	15,852	70,300	60,878	57,729	52.42	179.23
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.82	2.75	57	3.02	2.96	54	2.84	2.85	49	3.24	3.27	49	4.17	4	66
Less: Interest expense	0.06	0.19	11	0.12	0.27	17	0.09	0.23	16	0.27	0.48	19	0.49	0.98	14
Equals: Net interest income (tax equivalent)	2.76	2.55	62	2.90	2.67	66	2.75	2.60	59	2.97	2.77	62	3.68	3.01	80
Plus: Non-interest income	0.49	0.97	25	0.72	1.13	32	0.67	1.04	33	0.84	1.21	35	1.01	1.32	46
Equals: adjusted operating income (tax equivalent)	3.25	3.56	34	3.62	3.87	45	3.43	3.70	32	3.80	4.04	41	4.69	4.41	68
Less: Overhead expense	1.87	2.18	33	2.10	2.28	44	2.24	2.17	58	2.17	2.57	32	2.62	2.69	51
Less: Provision for credit losses	-0.04	0.04	28	-0.08	-0.12	47	0.12	-0.09	94	0.42	0.51	37	0.06	0.15	25
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	97	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	42	0	0.01	33	0	0.01	23	0	0.02	17	-0.01	0.01	10
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	81
Equals: Pretax net operating income (tax equivalent)	1.40	1.35	57	1.61	1.78	42	1.06	1.66	10	1.22	1.04	62	2.02	1.56	86
Less: Applicable income taxes (tax equivalent)	0.36	0.31	64	0.36	0.40	39	0.25	0.38	14	0.26	0.23	58	0.50	0.36	87
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.05	1.03	53	1.25	1.36	43	0.82	1.26	9	0.96	0.81	62	1.52	1.19	84
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.05	1.02	53	1.25	1.35	44	0.82	1.26	9	0.96	0.82	62	1.52	1.19	84
Memo: Net income (last four quarters)	0.80	1.17	14	1.04	1.07	47	0.82	1.26	9	0.96	0.82	62	1.52	1.19	84
Net income—BHC and noncontrolling (minority) interest	1.05	1.04	51	1.25	1.37	44	0.82	1.27	7	0.96	0.83	62	1.52	1.20	84
Margin Analysis															
Average earning assets / Average assets	90.28	93.16	17	90.31	93.08	18	90.53	93.08	20	89.94	92.32	19	90.33	91.05	38
Average interest-bearing funds / Average assets	55.36	60.43	28	55.26	62.97	19	55.90	61.99	24	56.24	64.06	18	56.59	65.57	15
Interest income (tax equivalent) / Average earning assets	3.12	2.96	60	3.35	3.18	57	3.14	3.06	51	3.60	3.55	51	4.62	4.41	66
Interest expense / Average earning assets	0.07	0.20	12	0.13	0.29	17	0.10	0.25	16	0.30	0.52	20	0.54	1.08	13
Net interest income (tax equivalent) / Average earning assets	3.05	2.75	69	3.21	2.88	69	3.04	2.80	63	3.30	3.01	65	4.07	3.33	80
Yield or Cost															
Total loans and leases (tax equivalent)	3.89	3.88	57	4	4.05	51	4.01	4.01	53	4.05	4.27	41	4.91	5.09	45
Interest-bearing bank balances	0.19	0.18	62	0.09	0.10	37	0.14	0.14	55	0.12	0.27	6	2.28	2.04	66
Federal funds sold and reverse repos		0.28			0.26			0.25			0.68			2.44	
Trading assets	0	0.43	27	0	0.39	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	3.10	2.93	61	3.34	3.15	60	3.13	3.04	51	3.59	3.51	51	4.61	4.36	68
Investment securities (tax equivalent)	1.45	1.78	20	2.14	1.84	74	1.73	1.77	51	2.64	2.25	81	2.78	2.76	53
US Treasury and agency securities (excluding mortgage-backed securities)	1.02	1.09	46	1.93	1.30	79	1	1.14	39	11.90	1.75	98	7.70	2.32	97
Mortgage-backed securities	1.58	1.67	39	1.84	1.60	69	1.76	1.57	70	2.38	2.05	81	2.58	2.61	50
All other securities	26.58	2.75	98	17.56	2.93	98	31.80	2.81	98	23.26	3.24	98	19.32	4.06	95
Interest-bearing deposits	0.07	0.16	22	0.15	0.26	29	0.10	0.21	24	0.40	0.53	39	0.67	1.10	19
Time deposits of \$250K or more	0.52	0.48	58	0.94	0.82	62	0.75	0.66	62	1.59	1.42	64	1.94	1.96	43
Time deposits < \$250K	0.19	0.44	12	0.74	0.78	50	0.41	0.62	24	1.42	1.36	54	1.45	1.82	27
Other domestic deposits	0.05	0.13	17	0.06	0.17	16	0.05	0.15	14	0.19	0.36	17	0.51	0.93	17
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos		0.16			0.18			0.17			0.62			1.86	
Other borrowed funds and trading liabilities	0.65	1.14	27	1.06	1.38	40	1.18	1.27	46	0.61	1.50	12	1.70	2.38	16
All interest-bearing funds	0.11	0.31	11	0.22	0.42	18	0.16	0.37	17	0.48	0.74	24	0.87	1.49	15

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	24,951	23,968	100,089	105,105	109,448
Fiduciary activities income	7,904	7,402	31,617	27,157	25,940
Service charges on deposit accounts - domestic	5,742	3,824	17,822	15,799	20,714
Trading revenue	733	219	3,471	12,755	6,597
Investment banking fees and commissions	727	615	2,965	2,005	1,985
Insurance activities revenue	42	288	726	270	794
Venture capital revenue	287	3	2,197	-365	685
Net servicing fees	354	517	880	-1,043	1,588
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	903	5,252	12,484	19,876	11,382
Other non-interest income	8,259	5,848	27,927	28,651	39,763
Total overhead expenses	94,815	70,029	332,788	273,060	284,342
Personnel expense	49,014	40,196	173,799	153,336	149,726
Net occupancy expense	12,278	9,306	35,603	39,377	32,177
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	2,001	1,413	5,715	6,135	6,379
Other operating expenses	31,522	19,114	117,671	74,212	96,060
Fee income on mutual funds and annuities	769	902	3,691	2,275	2,779
Memoranda					
Assets under management in proprietary mutual funds and annuities	428,089	395,812	447,406	339,136	342,185
Number of equivalent employees	1,594	1,350	1,604	1,375	1,348
Average personnel expense per employee	30.75	29.77	108.35	111.52	111.07
Average assets per employee	12,717.03	9,897.96	9,249.80	9,152.95	8,059

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	3.08	2.26	65	3.76	2.10	76	3.69	2.17	74	2.16	2.02	58	2.54	2.72	54
Overhead expenses / Net Interest Income + non-interest income	57.94	61.09	37	58.01	59.31	41	65.61	59.28	75	57.16	62.28	33	55.93	61.29	29
Percent of Average Assets															
Total overhead expense	1.87	2.18	33	2.10	2.28	44	2.24	2.17	58	2.17	2.57	32	2.62	2.69	51
Personnel expense	0.97	1.21	20	1.20	1.28	44	1.17	1.21	43	1.22	1.30	44	1.38	1.41	46
Net occupancy expense	0.24	0.23	58	0.28	0.24	64	0.24	0.23	55	0.31	0.26	70	0.30	0.28	60
Other operating expenses	0.66	0.71	51	0.61	0.73	44	0.83	0.72	77	0.64	0.94	24	0.94	0.97	60
Overhead less non-interest income	1.38	1.18	63	1.38	1.10	76	1.57	1.10	89	1.33	1.25	53	1.61	1.32	69
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	57.60	60.59	37	57.90	58.69	44	65.44	58.83	76	57.05	61.82	34	55.83	60.64	32
Personnel expense	29.78	33.94	27	33.23	33.28	46	34.18	32.93	54	32.04	32.36	43	29.40	32.39	32
Net occupancy expense	7.46	6.43	64	7.69	6.42	69	7	6.23	62	8.23	6.58	75	6.32	6.52	45
Other operating expenses	20.36	19.35	64	16.97	18.45	45	24.26	19.18	83	16.79	22.28	24	20.11	21.20	52
Total non-interest income	15.16	26.24	25	19.82	28.42	33	19.68	27.67	34	21.96	28.83	39	21.49	29.23	39
Fiduciary activities income	4.80	2.31	80	6.12	2.15	87	6.22	2.20	86	5.67	2.09	85	5.09	1.97	84
Service charges on domestic deposit accounts	3.49	3.51	48	3.16	3.21	46	3.50	3.27	51	3.30	3.27	51	4.07	3.88	51
Trading revenue	0.45	0.53	68	0.18	0.97	57	0.68	0.62	68	2.66	1.28	81	1.30	1.18	72
Investment banking fees and commissions	0.44	2.33	28	0.51	2.51	30	0.58	2.58	30	0.42	2.46	29	0.39	3.54	23
Insurance activities revenue	0.03	0.38	48	0.24	0.38	66	0.14	0.36	61	0.06	0.41	47	0.16	0.47	60
Venture capital revenue	0.17	0.02	91	0	0.02	89	0.43	0.04	90	-0.08	0.01	3	0.13	0.02	90
Net servicing fees	0.22	1.49	42	0.43	0.99	57	0.17	0.60	46	-0.22	0.01	19	0.31	0.28	67
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.55	1.74	37	4.34	3.74	63	2.45	3.30	50	4.15	3.92	64	2.23	1.86	64
Other non-interest income	5.02	8.92	29	4.84	8.65	29	5.49	9.27	27	5.99	9.65	34	7.81	10.04	46
Overhead less non-interest income	42.44	33.42	75	38.08	29.66	72	45.76	30.52	93	35.09	31.93	55	34.34	31.06	50
Applicable income taxes / Pretax net operating income (tax equivalent)	24.04	20.83	77	22.16	21.04	63	22.59	21.18	66	20.60	18.63	60	24.16	20.56	80
Applicable income tax + TE / Pretax net operating income + TE	25.40	22.92	76	22.58	22.74	51	23.42	22.67	65	21.20	21.18	42	24.60	23.23	69

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	11,536,562	7,053,477	11,513,397	7,191,797	7,333,077	63.56	128.02
Commercial and industrial loans	1,504,824	2,040,189	1,537,963	2,038,268	1,416,530	-26.24	70.54
Loans to individuals	28,647	19,821	27,514	20,969	25,639	44.53	205.47
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	7,534	16,284	8,264	14,395	12,125	-53.73	-14.33
Other loans and leases	508,604	158,552	524,827	185,541	119,575	220.78	372.29
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	13,586,171	9,288,323	13,611,965	9,450,970	8,906,946	46.27	123.91
Less: Allowance for loan and lease losses	144,518	107,549	146,922	113,392	67,740	34.37	131.90
Net loans and leases	13,441,653	9,180,774	13,465,043	9,337,578	8,839,206	46.41	123.82
Debt securities that reprice or mature in over 1 year	2,809,472	1,386,959	2,605,680	1,131,529	1,147,932	102.56	221.00
Mutual funds and equity securities	22,611	22,419	23,173	22,107	21,261	0.86	15.00
Subtotal	16,273,736	10,590,152	16,093,896	10,491,214	10,008,399	53.67	135.84
Interest-bearing bank balances	1,666,581	1,642,688	2,099,102	1,127,176	36,288	1.45	1228.90
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	25,700	18,783	32,286	5,843	19,298	36.83	183.45
Trading assets	60,380	92,850	78,593	134,425	55,744	-34.97	206.11
Total earning assets	18,026,397	12,344,473	18,303,877	11,758,658	10,119,729	46.03	155.53
Non-interest-bearing cash and due from depository institutions	174,080	126,869	141,738	169,550	114,737	37.21	83.90
Premises, fixed assets, and leases	227,173	161,443	234,148	164,552	170,187	40.71	179.80
Other real estate owned	0	0	0	0	0		-100.00
Investment in unconsolidated subsidiaries	1,890	2,680	1,890	2,681	2,686	-29.48	-36.45
Intangible and other assets	1,731,730	1,144,636	1,743,594	1,110,033	995,643	51.29	245.41
Total assets	20,161,270	13,780,101	20,425,247	13,205,474	11,402,982	46.31	160.55
Quarterly average assets	20,270,952	13,362,243	17,762,951	13,176,077	11,447,061	51.70	164.87
Average loans and leases (YTD)	13,553,201	9,393,421	9,689,848	9,289,407	8,493,641	44.28	125.09
Memoranda							
Loans held-for-sale	6,144	41,632	24,679	58,104	33,307	-85.24	80.81
Loans not held-for-sale	13,580,027	9,246,691	13,587,286	9,392,866	8,873,639	46.86	123.93
Real estate loans secured by 1-4 family	3,375,422	2,731,459	3,303,482	2,824,783	3,133,020	23.58	68.20
Commercial real estate loans	8,157,749	4,318,113	8,206,459	4,362,843	4,196,000	88.92	167.68
Construction and land development	1,213,324	553,577	1,242,843	620,129	582,476	119.18	203.30
Multifamily	1,443,640	624,914	1,381,629	605,165	562,914	131.01	191.77
Nonfarm nonresidential	5,500,785	3,139,622	5,581,987	3,137,549	3,050,610	75.21	155.53
Real estate loans secured by farmland	3,391	3,905	3,456	4,171	4,057	-13.16	-34.26
Total investment securities	2,857,783	1,428,161	2,661,139	1,159,479	1,188,491	100.10	216.14
U.S. Treasury securities	922,909	4,014	964,008	4,017	4,032	22892.25	91549.35
US agency securities (excluding mortgage-backed securities)	248,490	168,056	248,469	24,116	45,989	47.86	170.53
Municipal securities	200	555	203	807	1,396	-63.96	-94.72
Mortgage-backed securities	1,660,516	1,229,984	1,422,221	1,105,304	1,112,614	35.00	112.31
Asset-backed securities	1,068	1,145	1,074	1,140	1,206	-6.72	-37.69
Other debt securities	1,989	1,988	1,991	1,988	1,993	0.05	-47.93
Mutual funds and equity securities	22,611	22,419	23,173	22,107	21,261	0.86	15.00
Available-for-sale securities	1,552,731	600,213	1,571,148	412,860	426,424	158.70	286.41
U.S. Treasury securities	822,333	0	861,448	0	0		
US agency securities (excluding mortgage-backed securities)	215,935	168,056	215,482	24,116	33,115	28.49	252.43
Municipal securities	200	555	203	807	1,396	-63.96	-94.72
Mortgage-backed securities	512,706	429,969	492,450	386,309	390,214	19.24	63.76
Asset-backed securities	1,068	1,145	1,074	1,140	1,206	-6.72	-37.69
Other debt securities	489	488	491	488	493	0.20	-78.92
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-71,504	14,901	-2,685	27,664	12,458		
Available-for-sale securities appreciation (depreciation)	-94,208	7,044	-12,590	17,406	5,719		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	778,670	420,163	740,616	419,604	375,530	85.33	56.18

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	5,590,085	4,196,587	5,532,566	3,808,963	2,691,121	33.21	171.09
NOW, ATS and transaction accounts	2,958,030	2,367,135	3,041,100	2,295,969	1,848,055	24.96	110.86
Time deposits less brokered deposits < \$250K	998,166	696,551	1,071,351	748,405	912,860	43.30	88.83
MMDA and other savings accounts	6,818,494	4,167,805	6,814,034	3,938,758	3,214,193	63.60	183.96
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	16,364,775	11,428,078	16,459,051	10,792,095	8,666,229	43.20	155.91
Time deposits of \$250K or more	293,650	171,633	334,811	202,247	244,710	71.09	306.47
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	25,000	35,026	25,000	35,042	104,912	-28.62	-50.00
Other borrowings w/remaining maturity over 1 year	660	28,790	14,730	33,472	85,741	-97.71	-18.62
Brokered deposits < \$250K	107,059	0	125,025	0	244,245		1971.58
Noncore funding	426,369	235,449	499,566	270,761	679,608	81.09	55.61
Trading liabilities	56,352	89,566	74,871	131,567	53,517	-37.08	205.85
Subordinated notes and debentures + trust preferred securities	112,668	112,571	112,644	112,547	112,449	0.09	4.60
Other liabilities	235,667	199,066	260,666	195,819	183,036	18.39	258.11
Total liabilities	17,195,831	12,064,730	17,406,798	11,502,789	9,694,839	42.53	150.64
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	472	329	472	328	342	43.47	75.46
Common surplus	2,247,518	946,002	2,249,078	945,638	1,035,450	137.58	397.19
Retained earnings	795,651	741,883	766,716	716,024	654,182	7.25	86.86
Accumulated other comprehensive income	-78,202	27,157	2,183	40,695	18,169		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,965,439	1,715,371	3,018,449	1,702,685	1,708,143	72.87	237.95
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,965,439	1,715,371	3,018,449	1,702,685	1,708,143	72.87	237.95
Total liabilities and capital	20,161,270	13,780,101	20,425,247	13,205,474	11,402,982	46.31	160.55
Memoranda							
Non-interest-bearing deposits	5,787,101	4,275,045	5,744,767	3,909,607	2,833,311	35.37	180.65
Interest-bearing deposits	10,978,383	7,324,666	11,174,120	7,084,735	6,321,873	49.88	148.94
Total deposits	16,765,484	11,599,711	16,918,887	10,994,342	9,155,184	44.53	159.04
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,018,449	1,702,685	1,702,685	1,708,143	1,073,490		
Accounting restatements	0	0	0	1,553	0		
Net income	53,097	41,711	120,992	121,167	165,175		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-1,560	365	5,026	-89,826	8,172		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	1,298,558	0	499,693		
Less: Dividends declared	24,162	15,852	70,300	60,878	57,729		
Change in other comprehensive income	-80,385	-13,538	-38,512	22,526	19,342		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,965,439	1,715,371	3,018,449	1,702,685	1,708,143		

BHC Name

City/State

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	57.22	37.11	85	51.19	36.10	81	56.37	36.25	86	54.46	36.22	86	64.31	37.78	93
Commercial and industrial loans	7.46	10.78	32	14.81	13.88	58	7.53	10.76	33	15.44	13.52	61	12.42	12.02	56
Loans to individuals	0.14	3.61	14	0.14	3.42	11	0.13	3.36	13	0.16	3.40	13	0.22	4.20	13
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.04	0.17	55	0.12	0.19	65	0.04	0.18	51	0.11	0.19	65	0.11	0.24	66
Other loans and leases	2.52	4.19	41	1.15	4.29	22	2.57	4.47	42	1.41	4.63	24	1.05	5.01	14
Net loans and leases	66.67	59.31	70	66.62	60.99	67	65.92	58.67	70	70.71	61.58	75	77.52	63.77	85
Debt securities over 1 year	13.93	19.47	32	10.06	16.70	22	12.76	19.46	26	8.57	15.55	18	10.07	14.60	21
Mutual funds and equity securities	0.11	0.06	75	0.16	0.06	82	0.11	0.06	75	0.17	0.05	82	0.19	0.06	87
Subtotal	80.72	80.04	45	76.85	78.43	33	78.79	79.22	39	79.45	78.16	40	87.77	79.65	78
Interest-bearing bank balances	8.27	7.18	63	11.92	9.08	70	10.28	8.50	60	8.54	7.51	59	0.32	3.06	9
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.13	1.65	11	0.14	1.59	12	0.16	1.56	12	0.04	1.68	6	0.17	1.91	11
Trading assets	0.30	0.52	71	0.67	0.56	76	0.38	0.49	71	1.02	1.01	75	0.49	1.19	69
Total earning assets	89.41	91.28	25	89.58	91.48	23	89.61	91.77	22	89.04	91.05	22	88.75	89.53	36
Non-interest cash and due from depository institutions	0.86	0.96	40	0.92	1	42	0.69	0.82	37	1.28	1.07	66	1.01	1.14	38
Other real estate owned	0	0.01	11	0	0.02	5	0	0.01	9	0	0.02	4	0	0.03	4
All other assets	9.73	7.70	76	9.50	7.44	76	9.69	7.35	79	9.67	7.82	74	10.25	9.27	65
Memoranda															
Short-term investments	8.39	10.28	47	12.06	11.92	58	10.44	11.47	48	8.58	11.17	45	0.49	7.63	2
U.S. Treasury securities	4.58	1.80	82	0.03	0.98	38	4.72	1.47	83	0.03	0.84	41	0.04	1.03	36
US agency securities (excluding mortgage-backed securities)	1.23	0.79	73	1.22	0.73	76	1.22	0.82	72	0.18	0.63	43	0.40	0.54	55
Municipal securities	0	1.72	14	0	1.77	17	0	1.73	13	0.01	1.69	20	0.01	1.34	22
Mortgage-backed securities	8.24	14.04	24	8.93	12.38	36	6.96	14.14	18	8.37	11.75	36	9.76	11.44	37
Asset-backed securities	0.01	0.56	48	0.01	0.35	54	0.01	0.50	51	0.01	0.32	53	0.01	0.28	54
Other debt securities	0.01	0.55	28	0.01	0.46	32	0.01	0.53	30	0.02	0.42	33	0.02	0.39	35
Loans held-for-sale	0.03	0.40	34	0.30	0.46	54	0.12	0.55	41	0.44	0.52	58	0.29	0.39	56
Loans held for investment	67.36	59.15	70	67.10	61.15	69	66.52	58.06	71	71.13	61.72	77	77.82	63.50	88
Real estate loans secured by 1-4 family	16.74	11.67	77	19.82	11.69	86	16.17	11.46	74	21.39	11.91	89	27.48	13.29	91
Revolving	3.40	1.40	90	4.64	1.51	96	3.39	1.42	90	5.04	1.66	96	6.25	2.07	96
Closed-end, secured by first liens	13.13	9.94	73	14.86	9.76	76	12.58	9.67	69	16	9.81	82	20.70	10.69	87
Closed-end, secured by junior liens	0.21	0.17	73	0.32	0.21	77	0.20	0.17	73	0.35	0.22	79	0.52	0.28	83
Commercial real estate loans	40.46	23.42	88	31.34	22.27	76	40.18	22.69	89	33.04	22.22	79	36.80	22.23	85
Construction and land development	6.02	3.49	80	4.02	3.32	63	6.08	3.34	82	4.70	3.40	68	5.11	3.44	73
Multifamily	7.16	3.52	82	4.53	3.21	73	6.76	3.57	84	4.58	3.12	75	4.94	3.01	80
Nonfarm nonresidential	27.28	15.11	88	22.78	14.77	79	27.33	14.57	90	23.76	14.72	82	26.75	14.69	86
Real estate loans secured by farmland	0.02	0.33	35	0.03	0.33	39	0.02	0.30	38	0.03	0.33	37	0.04	0.36	39

BHC Name

City/State

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	84.91	61.87	88	75.94	57.91	83	84.58	61.05	90	76.10	57.15	86	82.33	57.46	91
Real estate loans secured by 1-4 family	24.84	20.07	67	29.41	19.43	82	24.27	19.86	64	29.89	19.43	83	35.18	20.75	88
Revolving	5.05	2.35	85	6.89	2.45	95	5.09	2.43	83	7.04	2.64	94	8	3.15	94
Closed-end	19.80	17.49	65	22.52	16.76	73	19.18	17.24	61	22.85	16.59	76	27.17	17.39	83
Commercial real estate loans	60.04	38.39	85	46.49	35.36	68	60.29	37.86	86	46.16	34.63	68	47.11	33.52	71
Construction and land development	8.93	5.82	74	5.96	5.29	61	9.13	5.65	77	6.56	5.26	63	6.54	5.09	65
1-4 family	1.61	1.29	67	1.78	1.05	76	1.77	1.18	72	1.74	0.93	76	1.57	0.94	72
Other	7.32	4.49	77	4.18	4.21	52	7.36	4.40	77	4.82	4.19	60	4.97	4.02	64
Multifamily	10.63	5.66	83	6.73	5.08	70	10.15	5.78	83	6.40	4.96	68	6.32	4.69	70
Nonfarm nonresidential	40.49	25	82	33.80	23.47	77	41.01	24.56	84	33.20	22.93	75	34.25	22.15	76
Owner-occupied	8.67	8.44	54	8.34	7.93	53	8.69	8.29	54	8.15	7.68	55	8.59	7.72	58
Other	31.82	16.32	92	25.46	15.25	87	32.32	15.94	95	25.04	14.95	86	25.66	14.34	88
Real estate loans secured by farmland	0.02	0.59	34	0.04	0.56	38	0.03	0.54	37	0.04	0.54	37	0.05	0.55	38
Loans to depository institutions and acceptances of other banks	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	11.08	18.81	22	21.97	23.16	51	11.30	18.86	23	21.57	22.17	51	15.90	19.53	41
Loans to individuals	0.21	6.52	13	0.21	6.02	11	0.20	6.24	12	0.22	6.13	10	0.29	7.13	11
Credit card loans	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0.06	0.31	52	0.18	0.33	63	0.06	0.34	48	0.15	0.32	64	0.14	0.37	61
Other loans and leases	3.74	8.03	37	1.71	8.05	20	3.86	8.75	38	1.96	9.09	21	1.34	9.85	12
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	526.55	395.39	76	524.02	382.51	79	531.94	391.81	78	542.95	381.27	80	563.78	391.26	80
Real estate loans secured by 1-4 family	154.06	125.02	71	202.93	124.29	81	152.63	126.06	68	213.26	125.03	87	240.87	138.18	83
Revolving	31.30	14.84	84	47.51	16.14	94	32.01	15.44	83	50.24	17.42	93	54.79	21.26	93
Closed-end	122.76	108.83	63	155.41	106.79	77	120.61	108.85	62	163.02	106.14	78	186.08	115.20	82
Commercial real estate loans	372.33	249.33	78	320.80	237.40	71	379.15	245.88	80	329.38	234.65	74	322.59	229.44	70
Construction and land development	55.38	36.95	75	41.13	35.26	61	57.42	35.95	78	46.82	35.62	66	44.78	34.95	65
1-4 family	10	8.02	65	12.31	6.84	78	11.14	7.42	69	12.45	6.34	78	10.75	6.61	69
Other	45.38	28.49	78	28.81	28.01	53	46.28	28.11	76	34.37	28.16	64	34.03	27.32	62
Multifamily	65.89	37.99	82	46.43	34.02	74	63.83	38.66	81	45.69	32.74	75	43.28	31.04	76
Nonfarm nonresidential	251.07	160.85	79	233.25	157.71	78	257.90	158.05	83	236.87	155.06	77	234.54	152.10	75
Owner-occupied	53.77	53.96	55	57.57	52.99	56	54.64	52.99	56	58.19	52.37	59	58.83	53.07	58
Other	197.30	105.37	89	175.68	102.29	88	203.25	102.54	91	178.69	100.54	89	175.70	97.41	83
Real estate loans secured by farmland	0.15	3.46	32	0.29	3.50	39	0.16	3.22	36	0.31	3.44	37	0.31	3.60	37
Loans to depository institutions and acceptances of other banks	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	68.68	113.45	29	151.57	145.22	56	71.06	114.45	31	153.88	139.91	57	108.90	122.02	48
Loans to individuals	1.31	36.67	14	1.47	35.91	12	1.27	34.55	13	1.58	37.47	14	1.97	43.51	12
Credit card loans	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0.34	1.66	52	1.21	1.94	66	0.38	1.86	50	1.09	1.88	66	0.93	2.18	63
Other loans and leases	23.21	47.86	33	11.78	47.52	23	24.25	51.06	36	14.01	49.54	23	9.19	52.44	13
Supplemental															
Non-owner occupied CRE loans / Gross loans	51.51	30.57	88	38.18	27.81	78	51.71	30.07	91	38.05	27.32	77	38.53	26.45	80
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	319.42	198.65	83	263.45	185.94	79	325.20	195.33	86	271.51	183.76	80	263.82	178.57	75
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	373.19	256.17	78	321.02	243.39	70	379.85	252.85	80	329.70	240.85	73	322.65	236.10	68

BHC Name

City/State

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	8.39	10.28	47	12.06	11.92	58	10.44	11.47	48	8.58	11.17	45	0.49	7.63	2
Liquid assets	23.48	28.10	39	23.69	27.16	41	24.25	29.03	38	19.42	26.22	34	12.01	22.44	19
Investment securities	14.17	21.67	28	10.36	18.78	17	13.03	21.63	22	8.78	17.85	14	10.42	16.99	19
Net loans and leases	66.67	59.31	70	66.62	60.99	67	65.92	58.67	70	70.71	61.58	75	77.52	63.77	85
Net loans, leases and standby letters of credit	66.79	60.12	69	66.77	61.79	66	66.04	59.49	68	70.87	62.48	74	77.71	64.84	84
Core deposits	81.17	76.85	54	82.93	73.69	85	80.58	75.71	61	81.72	70.67	88	76	63.09	80
Noncore funding	2.11	9.46	8	1.71	11.95	5	2.45	10.30	9	2.05	14.13	3	5.96	19.36	11
Time deposits of \$250K or more	1.46	1.46	60	1.25	1.96	38	1.64	1.58	58	1.53	2.11	41	2.15	2.94	42
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.11	12	0	1.22	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.44	29	0	0.60	29	0	0.54	31	0	0.54	30	0	0.48	28
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.12	1.03	40	0.25	1.11	47	0.12	1	42	0.27	1.24	40	0.92	3.01	30
Earning assets that reprice within 1 year	31.41	36.68	39	47.47	38.67	72	33.91	37.37	43	45.26	39.38	63	37.15	39.29	41
Interest-bearing liabilities that reprice within 1 year	5.59	6.16	61	5.20	7.73	42	5.94	6.39	64	5.94	8.20	44	9.67	10.19	57
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	25.82	29.01	44	42.27	29.49	80	27.97	29.65	43	39.32	29.11	73	27.48	26.63	48
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-7.78	-1.97	27	-13.47	-0.51	14	-10.14	-2.33	26	-8.22	3.20	16	6.23	14.45	26
Net short-term noncore funding dependence	-8.54	-6.65	35	-14.03	-6.88	23	-11.13	-7.71	32	-8.83	-4.76	30	4.69	3.38	46
Short-term investment / Short-term noncore funding	560.68	265.83	84	944.71	246.74	94	627.92	273.46	85	548.80	184.19	93	10.60	77.77	11
Liquid assets - short-term noncore funding / Nonliquid assets	28.72	35.38	45	29.37	30.67	50	29.83	36.68	42	22.16	28.18	47	8.42	16.97	38
Net loans and leases / Total deposits	80.17	73.06	66	79.15	76.22	61	79.59	72.79	66	84.93	79.43	68	96.55	90.31	69
Net loans and leases / Core deposits	82.14	78.05	62	80.34	83.77	50	81.81	78.25	60	86.52	88.34	53	102	103.93	53
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.49	-3.53	41	1.20	0.62	71	-0.13	0.12	34	2.28	1.57	69	1.01	0.72	69
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-4.60	-8.82	72	0.57	1.31	34	-0.62	-0.25	37	1.44	4.31	13	0.46	1.36	32
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	44.88	20.27	83	56.40	12.84	93	40.09	14.28	86	62.49	11.38	95	62.33	12.67	97
Available-for-sale securities	54.33	77.97	16	42.03	85.49	6	59.04	83.77	13	35.61	87.23	3	35.88	85.40	2
U.S. Treasury securities	32.29	8.39	88	0.28	5.10	41	36.23	6.70	92	0.35	4.72	45	0.34	6.15	40
US agency securities (excluding mortgage-backed securities)	8.70	3.73	77	11.77	4.35	82	9.34	4.12	79	2.08	4.01	52	3.87	3.49	68
Municipal securities	0.01	7.89	14	0.04	9.71	17	0.01	8.22	13	0.07	9.83	19	0.12	7.75	22
Mortgage-backed securities	58.10	65.55	36	86.12	66.67	76	53.44	66.54	29	95.33	66.64	89	93.62	67.43	89
Asset-backed securities	0.04	2.78	48	0.08	1.97	55	0.04	2.50	51	0.10	1.91	53	0.10	1.66	55
Other debt securities	0.07	3.16	28	0.14	3.05	35	0.07	3.08	29	0.17	3.01	38	0.17	2.94	40
Mutual funds and equity securities	0.79	0.30	81	1.57	0.36	89	0.87	0.29	84	1.91	0.35	92	1.79	0.40	92
Debt securities 1 year or less	0.90	8.63	13	1.32	9.29	14	1.21	7.78	17	0.50	10.55	7	1.62	11.86	12
Debt securities 1 to 5 years	32.22	18.50	81	13.47	16.09	49	35.19	18.25	83	36.81	17.03	86	17.89	17.94	58
Debt securities over 5 years	66.09	70.45	34	83.65	72.48	62	62.73	71.11	29	60.78	69.86	31	78.70	66.02	59
Pledged securities	27.25	29.79	50	29.42	33.48	44	27.83	32.26	44	36.19	35.67	50	31.60	30.57	54
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	1.85	-1.29	57	363.71	156.41	86	88.12	27.98	84	1,938.32	183.32	98	-56.27	26.69	0
Investment securities	100.10	28.40	94	15.68	31.91	37	129.51	31.36	96	-2.44	23.62	14	10.69	11.75	61
Core deposits	43.20	14.47	90	26.81	29.18	48	52.51	16.94	94	24.53	26.88	48	18.36	11.23	76
Noncore funding	81.09	-10.65	96	-71.97	-25.09	2	84.50	-14.79	96	-60.16	-12.18	3	166.29	6.59	99

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			4,535,895	3,301,692	3,337,931
Commit: Secured commercial real estate loans	1,091,762	502,715	1,114,300	454,278	623,502
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	24,416	20,385	24,412	20,686	21,565
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	79,281	67,785	66,546	75,565	0
Credit derivatives - notional amount (holding company as beneficiary)	95,764	109,151	102,720	110,081	0
Credit derivative contracts w/ purchased credit protection-investment grade	172,420	168,995	161,630	177,605	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	2,625	7,941	7,636	8,041	0
Derivative Contracts					
Interest rate futures and forward contracts	18,911	117,509	43,803	185,729	76,534
Written options contracts (interest rate)	215,371	335,298	258,424	432,588	279,551
Purchased options contracts (interest rate)	195,640	218,500	220,640	218,500	200,000
Interest rate swaps	3,770,080	3,870,207	3,778,059	3,885,460	3,679,820
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	258,325	168,014	316,744	185,714	182,868
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							22.21	22.78	55	25	22.01	68	29.27	23.52	73
Standby letters of credit	0.12	0.64	8	0.15	0.67	12	0.12	0.65	9	0.16	0.71	13	0.19	0.84	19
Commercial and similar letters of credit	0	0.02	21	0	0.02	20	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.39	0.26	74	0.49	0.28	73	0.33	0.24	70	0.57	0.35	73	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0.47	0.18	82	0.79	0.18	90	0.50	0.18	81	0.83	0.30	88	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0.86	0.19	87	1.23	0.17	91	0.79	0.18	86	1.34	0.25	89	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.01	0.17	71	0.06	0.16	73	0.04	0.13	74	0.06	0.30	72	0	0.45	34
Derivative contracts	22.11	45.51	58	34.18	42.67	70	22.61	46.30	56	37.17	48.62	69	38.75	68.47	65
Interest rate contracts	20.83	33.09	60	32.96	30.32	73	21.06	32.46	58	35.76	34.36	72	37.15	47.31	71
Interest rate futures and forward contracts	0.09	4.02	43	0.85	4.59	59	0.21	3.25	48	1.41	6.21	62	0.67	10.67	54
Written options contracts (interest rate)	1.07	1.59	69	2.43	2	76	1.27	1.41	72	3.28	2.18	78	2.45	2.47	78
Purchased options contracts (interest rate)	0.97	1.35	77	1.59	1.45	75	1.08	1.31	77	1.65	1.46	76	1.75	2.65	73
Interest rate swaps	18.70	19.54	62	28.09	20.33	76	18.50	20.49	61	29.42	20.83	76	32.27	28.86	76
Foreign exchange contracts	1.28	6.48	76	1.22	6.19	74	1.55	6.30	76	1.41	6.01	72	1.60	10.12	74
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	1.28	0.74	87	1.22	0.71	87	1.55	0.76	87	1.41	0.77	86	1.60	2.03	86
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							46.81	44.98	66	35.54	42.82	57	39.30	45.53	61

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	4,458,327	4,709,528	4,617,670	4,907,991	4,418,773
Interest rate contracts	4,200,002	4,541,514	4,300,926	4,722,277	4,235,905
Foreign exchange contracts	258,325	168,014	316,744	185,714	182,868
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	18,911	117,509	43,803	185,729	76,534
Written options	215,371	335,298	258,424	432,588	279,551
Exchange-traded	0	0	0	0	0
Over-the-counter	215,371	335,298	258,424	432,588	279,551
Purchased options	195,640	218,500	220,640	218,500	200,000
Exchange-traded	0	0	0	0	0
Over-the-counter	195,640	218,500	220,640	218,500	200,000
Swaps	4,028,405	4,038,221	4,094,803	4,071,174	3,862,688
Held for trading	3,494,685	3,450,222	3,561,083	3,583,174	3,337,688
Interest rate contracts	3,236,360	3,282,208	3,244,339	3,397,460	3,154,820
Foreign exchange contracts	258,325	168,014	316,744	185,714	182,868
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	963,642	1,259,306	1,056,587	1,324,817	1,081,085
Interest rate contracts	963,642	1,259,306	1,056,587	1,324,817	1,081,085
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	4,420,625	4,558,837	4,531,147	4,669,090	4,139,222
One year or less	629,924	482,846	573,128	655,063	572,782
Over 1 year to 5 years	1,933,219	1,974,170	2,073,826	2,042,455	1,793,261
Over 5 years	1,857,482	2,101,821	1,884,193	1,971,572	1,773,179
Gross negative fair value (absolute value)	65,830	92,007	75,959	133,945	53,923
Gross positive fair value	62,028	133,957	97,633	187,482	78,386
Held for trading	56,424	89,581	74,873	131,588	53,565
Non-traded	5,604	44,376	22,760	55,894	24,821
Current credit exposure on risk-based capital derivative contracts	33,956	122,275	91,369	180,657	76,705
Credit losses on derivative contracts	80	272	375	126	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	94.21	93.91	30	96.43	94.52	32	93.14	94.17	30	96.22	94.10	34	95.86	93.44	35
Foreign exchange contracts	5.79	3.18	78	3.57	3.16	73	6.86	3.47	79	3.78	3.49	73	4.14	3.20	75
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards															
Written options	4.83	6.03	58	7.12	8.11	58	5.60	6.28	60	8.81	8.18	64	6.33	5.91	62
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	4.83	5.74	60	7.12	7.80	61	5.60	5.96	61	8.81	7.73	67	6.33	5.10	66
Purchased options	4.39	3.59	65	4.64	3.58	71	4.78	3.27	67	4.45	3.42	70	4.53	4.42	64
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	4.39	3.11	68	4.64	3.15	72	4.78	2.87	69	4.45	2.86	73	4.53	3.35	69
Swaps	90.36	74.58	61	85.75	69.64	58	88.68	74.26	59	82.95	68.76	57	87.42	69.75	62
Held for trading															
Interest rate contracts	78.39	38.74	67	73.26	42.14	62	77.12	40.42	66	73.01	43.53	60	75.53	44.16	62
Foreign exchange contracts	5.79	1.60	84	3.57	1.47	83	6.86	1.68	86	3.78	1.60	83	4.14	1.60	83
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded															
Interest rate contracts	21.61	61.26	32	26.74	57.86	37	22.88	59.58	33	26.99	56.47	39	24.47	55.84	37
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	14.13	27.97	43	10.25	26.80	39	12.41	27.56	42	13.35	32.05	41	12.96	32.17	39
Over 1 year to 5 years	43.36	26.35	75	41.92	28.69	68	44.91	27.01	75	41.61	27.06	71	40.58	30.45	65
Over 5 years	41.66	29.53	63	44.63	30.03	66	40.80	29.89	64	40.17	29.56	64	40.13	28.09	66
Gross negative fair value (absolute value)	1.48	1.21	65	1.95	1.21	76	1.64	0.98	78	2.73	1.55	75	1.22	0.83	73
Gross positive fair value	1.39	1.52	56	2.84	1.70	91	2.11	1.34	83	3.82	2.23	85	1.77	1.19	77
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.06	59	0.07	0.05	84	0.04	0.04	72	0.11	0.07	85	0.04	0.06	76
Gross positive fair value (X)	0.03	0.06	58	0.11	0.07	81	0.05	0.05	70	0.15	0.09	84	0.06	0.07	75
Held for trading (X)	0.03	0.04	72	0.07	0.05	78	0.04	0.04	73	0.11	0.07	76	0.04	0.06	74
Non-traded (X)	0	0.01	34	0.04	0.01	79	0.01	0.01	67	0.05	0.02	85	0.02	0.01	79
Current credit exposure (X)	0.02	0.04	55	0.10	0.05	84	0.05	0.04	75	0.15	0.06	84	0.06	0.05	78
Credit losses on derivative contracts	0	0	96	0.02	0	97	0.02	0	94	0.01	0	92	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.24	0.47	58	1.37	0.61	83	0.65	0.46	78	1.99	0.85	85	0.84	0.73	79

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	146,922	113,392	113,392	67,740	64,293
Gross losses	706	3,686	4,944	8,446	5,205
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	302	343	3,729	1,578	2,652
Net losses	404	3,343	1,215	6,868	2,553
Provision for loan and lease losses	-2,000	-2,500	18,205	52,500	6,000
Adjustments	0	0	16,540	20	0
Ending balance	144,518	107,549	146,922	113,392	67,740
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.04	0.04	29	-0.07	-0.11	50	0.12	-0.09	95	0.42	0.51	37	0.06	0.15	25
Provision for loan and lease losses / Average loans and leases	-0.06	0.06	31	-0.11	-0.20	51	0.19	-0.16	93	0.57	0.82	31	0.07	0.24	22
Provision for loan and lease losses / Net loan and lease losses	-495.05	49.50	12	-74.78	-168.35	45	1,498.35	-105.48	94	764.41	487.86	81	235.02	130.58	90
Allowance for loan and lease losses / Total loans and leases not held for sale	1.06	1.20	40	1.16	1.49	29	1.08	1.23	37	1.21	1.58	30	0.76	0.83	44
Allowance for loan and lease losses / Total loans and leases	1.06	1.17	42	1.16	1.47	30	1.08	1.20	38	1.20	1.55	31	0.76	0.81	46
Allowance for loan and lease losses / Net loans and leases losses (X)	89.43	38.27	83	8.04	18.09	43	120.92	21.39	94	16.51	11.58	77	26.53	8.03	89
Allowance for loan and lease losses / Nonaccrual assets	255.24	355.27	45	181.67	291.29	30	528.12	364.13	78	169.60	299.17	26	147.61	218.72	42
ALLL / 90+ days past due + nonaccrual loans and leases	255.24	284.19	52	181.67	246.27	39	528.12	287.08	83	169.59	244.34	35	140.98	151.73	56
Gross loan and lease losses / Average loans and leases	0.02	0.17	19	0.16	0.24	41	0.05	0.19	18	0.09	0.34	15	0.06	0.28	16
Recoveries / Average loans and leases	0.01	0.07	13	0.01	0.08	15	0.04	0.08	31	0.02	0.07	13	0.03	0.08	26
Net losses / Average loans and leases	0.01	0.09	33	0.14	0.16	58	0.01	0.11	16	0.07	0.27	25	0.03	0.21	15
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	6.11	10.98	26	4.06	7.39	30	44.15	34.67	70	30.32	33.98	51	102.12	36.22	91
Earnings coverage of net loan and lease losses (X)	168.82	38.54	86	15.30	25.70	52	143.93	39.72	87	29.90	22.91	73	87.78	24.40	90

Net Loan and Lease Losses By Type

Real estate loans	0	-0.01	57	0	0.03	31	0	0.02	34	0.05	0.04	65	0.03	0.01	72
Real estate loans secured by 1-4 family	0	-0.02	57	0	-0.01	47	-0.01	-0.02	52	0	0.01	52	-0.01	0.01	33
Revolving	0.01	-0.08	87	-0.01	-0.03	46	-0.01	-0.07	54	-0.01	0.01	40	-0.01	0.02	26
Closed-end	-0.01	-0.02	50	0	-0.01	54	-0.01	-0.01	49	0	0	58	-0.01	0	34
Commercial real estate loans	0	0	51	-0.01	0.05	24	0	0.04	26	0.09	0.07	67	0.06	0.01	86
Construction and land development	0	-0.02	49	0	0	57	0	0	64	0	0	59	0.01	-0.01	83
1-4 family	0	0	58	0	0	58	0	0	57	0	0	59	0	0	55
Other	0	-0.01	44	0	0	57	0	0	64	0	0	57	0.01	-0.01	85
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0.01	60	-0.01	0.07	17	0	0.05	21	0.12	0.11	68	0.08	0.02	85
Owner-occupied	0	0	64	0	0.01	50	0	0.01	44	0	0.02	26	0	0.01	45
Other	0	0	54	-0.01	0.06	14	0	0.04	24	0.12	0.08	76	0.08	0.01	94
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.01	0.11	43	0.65	0.20	87	0.06	0.17	36	0.11	0.47	25	-0.05	0.37	1
Loans to individuals	0.03	0.70	5	0.59	1.06	42	0.10	0.71	11		1.13		0.41	1.17	25
Credit card loans		1.88			2.41			1.84			2.92			3.11	
Agricultural loans	0	0	54	0	0.02	50	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.31	0.16	79	0.16	0.09	75	0.09	0.10	69	0.34	0.15	79	0.82	0.15	93

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	12,898	2,480	36,219	6,157	5,654
90+ days past due loans and leases	0	1	0	1	2,157
Nonaccrual loans and leases	56,621	59,200	27,820	66,860	45,892
Total past due and nonaccrual loans and leases	69,519	61,681	64,039	73,018	53,703
Restructured 30-89 days past due	366	36	77	54	216
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	1,932	21,143	1,955	22,110	24,366
Total restructured loans and leases	2,298	21,179	2,032	22,164	24,582
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	12,816	20,073	14,422	16,821	19,469
Other real estate owned	0	0	0	0	0
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.09	0.32	15	0.03	0.33	6	0.27	0.32	52	0.07	0.39	6	0.06	0.43	5
90+ days past due loans and leases	0	0.10	10	0	0.11	18	0	0.10	10	0	0.12	19	0.02	0.15	38
Nonaccrual loans and leases	0.42	0.44	50	0.64	0.65	59	0.20	0.46	16	0.71	0.66	59	0.52	0.51	55
90+ days past due and nonaccrual loans and leases	0.42	0.59	39	0.64	0.82	47	0.20	0.62	12	0.71	0.85	46	0.54	0.71	43
30-89 days past due restructured	0	0.01	50	0	0.01	43	0	0.01	44	0	0.01	35	0	0.01	39
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.01	0.10	22	0.23	0.13	79	0.01	0.10	18	0.23	0.13	82	0.27	0.14	80
30-89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.09	0.32	15	0.03	0.33	6	0.27	0.32	52	0.07	0.40	6	0.06	0.43	5
90+ days past due assets	0	0.10	9	0	0.11	17	0	0.10	9	0	0.12	17	0.02	0.15	36
Nonaccrual assets	0.42	0.45	50	0.64	0.66	58	0.20	0.47	16	0.71	0.67	59	0.52	0.53	54
30+ days past due and nonaccrual assets	0.51	0.94	27	0.66	1.18	27	0.47	0.97	22	0.77	1.29	32	0.60	1.19	18
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.28	0.35	50	0.43	0.50	52	0.14	0.36	16	0.51	0.52	55	0.42	0.44	54
90+ days past due and nonaccrual assets + other real estate owned	0.28	0.36	47	0.43	0.53	47	0.14	0.37	12	0.51	0.55	51	0.42	0.48	50
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.35	0.41	54	0.58	0.58	57	0.21	0.41	22	0.63	0.60	57	0.58	0.53	59
Allowance for loan and lease losses	48.30	62.77	43	73.74	69.27	62	28.80	62.64	21	73.85	66.66	68	96.81	115.41	45
Equity capital + allowance for loan and lease losses	2.24	3.67	34	4.35	5.03	49	1.34	3.60	12	4.61	4.97	51	3.69	4.28	46
Tier 1 capital + allowance for loan and lease losses	3.19	4.23	42	5.89	5.96	57	1.96	4.30	17	6.32	6.05	60	5.04	5.65	48
Loans and leases + other real estate owned	0.51	0.69	39	0.85	0.97	49	0.31	0.71	17	0.89	0.97	48	0.74	0.85	46

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.10	0.26	27	0.02	0.31	7	0.30	0.26	64	0.07	0.39	12	0.07	0.38	9
90+ days past due	0	0.13	18	0	0.13	15	0	0.12	15	0	0.16	14	0.03	0.16	48
Nonaccrual	0.46	0.51	55	0.41	0.76	30	0.21	0.52	26	0.44	0.76	34	0.32	0.46	41
Commercial and industrial															
30–89 days past due	0.02	0.26	10	0.03	0.22	14	0.04	0.24	13	0.03	0.23	12	0.03	0.31	10
90+ days past due	0	0.03	18	0	0.02	15	0	0.04	18	0	0.03	16	0	0.05	14
Nonaccrual	0.23	0.53	26	1.47	0.69	84	0.22	0.57	26	1.71	0.75	89	1.60	0.83	83
Individuals															
30–89 days past due	1.39	0.67	85	0.42	0.53	44	2.48	0.63	94	0.14	0.83	13	0.20	0.83	19
90+ days past due	0	0.08	21	0	0.11	20	0	0.09	17	0	0.14	19	0.07	0.17	50
Nonaccrual	1.37	0.16	96	0.69	0.22	88	1.84	0.17	96	0.74	0.28	87	0.24	0.17	67
Depository institution loans															
30–89 days past due		0			0.01			0.01			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.01			0			0			0			0	
Agricultural															
30–89 days past due	0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0	0.24	26
90+ days past due	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
Nonaccrual	0	0.71	26	0	0.44	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments															
30–89 days past due		0			0.03			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.23			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0.03	0.13	50	0.05	0.13	56	0.03	0.12	56	0.06	0.18	51	0.17	0.20	60
90+ days past due	0	0.01	34	0	0.01	73	0	0.01	34	0	0.01	71	0.01	0.01	72
Nonaccrual	0	0.08	22	0	0.15	19	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	0.17	0.44	25	0.04	0.47	5	0.08	0.46	7	0.09	0.65	4	0.09	0.67	4
	90+ days past due	0	0.25	21	0	0.28	18	0	0.24	18	0	0.33	16	0.07	0.31	55
	Nonaccrual	0.38	0.68	38	0.71	0.88	50	0.41	0.71	38	0.74	0.89	52	0.64	0.73	51
Revolving	30-89 days past due	0.09	0.27	29	0.01	0.31	13	0.14	0.28	36	0.04	0.48	13	0.12	0.45	18
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.32	1.02	33	0.40	1.31	26	0.32	1.18	31	0.34	1.13	23	0.45	1	34
Closed-end	30-89 days past due	0.19	0.46	28	0.05	0.48	5	0.07	0.49	6	0.10	0.65	4	0.08	0.70	4
	90+ days past due	0	0.28	21	0	0.31	20	0	0.26	18	0	0.38	17	0.09	0.35	57
	Nonaccrual	0.40	0.66	40	0.80	0.85	58	0.44	0.67	40	0.86	0.87	59	0.70	0.70	54
Junior lien	30-89 days past due	0	0.01	43	0	0.01	25	0.01	0.01	44	0	0.02	32	0.02	0.02	53
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.03	0.03	63	0.06	0.05	68	0.03	0.03	59	0.07	0.04	71	0.10	0.04	82
Commercial real estate	30-89 days past due	0.08	0.16	42	0.02	0.22	12	0.39	0.15	85	0.06	0.26	29	0.05	0.18	24
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.49	0.37	70	0.22	0.62	20	0.12	0.38	23	0.25	0.62	24	0.07	0.23	22
Construction and development	30-89 days past due	0.21	0.19	68	0.08	0.22	49	0	0.17	17	0.45	0.28	74	0.12	0.28	51
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.01	0.17	35	0.05	0.50	34	0.01	0.20	37	0.13	0.41	50	0.11	0.20	54
1-4 family	30-89 days past due	0.21	0.03	92	0	0.03	30	0	0.02	30	0.08	0.03	80	0.10	0.06	77
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0.07	0.03	83	0	0.02	30
Other	30-89 days past due	0	0.14	20	0.08	0.16	60	0	0.13	21	0.37	0.22	75	0.02	0.20	43
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.01	0.14	41	0.05	0.43	41	0.01	0.16	45	0.05	0.35	44	0.11	0.17	62
Multifamily	30-89 days past due	0	0.06	29	0	0.08	27	0.36	0.07	89	0	0.09	22	0	0.08	19
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.08	0.12	71	0	0.13	19	0.08	0.17	69	0.02	0.11	46	0.03	0.05	54
Nonfarm non-residential	30-89 days past due	0.07	0.13	41	0.01	0.20	16	0.48	0.13	87	0	0.23	12	0.05	0.14	27
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.70	0.45	78	0.30	0.78	26	0.16	0.45	26	0.32	0.80	27	0.07	0.28	19
Owner Occupied	30-89 days past due	0.01	0.04	33	0.01	0.06	26	0.02	0.04	48	0	0.07	16	0.03	0.07	31
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0	0.17	11	0.03	0.32	14	0	0.17	11	0.04	0.27	16	0.02	0.16	16
Other	30-89 days past due	0.06	0.08	63	0	0.12	8	0.46	0.08	88	0	0.14	11	0.02	0.07	35
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.70	0.24	87	0.27	0.40	49	0.16	0.23	50	0.28	0.44	48	0.06	0.10	49
Farmland	30-89 days past due	0	0.17	31	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.67	21	0	1.14	20	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30-89 days past due		0.87			0.75			0.81			0.95			1.19	
	90+ days past due		0.45			0.56			0.45			0.63			0.78	
	Nonaccrual		0.12			0.10			0.10			0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	2,247,990	946,331	2,249,550	945,966	1,035,792
Retained earnings	795,651	741,883	766,716	716,024	654,182
Accumulated other comprehensive income (AOCI)	-78,202	27,157	2,183	40,695	18,169
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,965,439	1,715,371	3,018,449	1,702,685	1,708,143
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	997,184	510,724	998,767	511,802	518,005
Accumulated other comprehensive income-related adjustments	-78,202	27,157	2,182	40,695	18,169
Other deductions from common equity tier 1 capital	1	7	3	11	6
Subtotal:	2,046,456	1,177,483	2,017,497	1,150,177	1,171,963
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,046,456	1,177,483	2,017,497	1,150,177	1,171,963
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	61,000	0	61,000	61,000
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	61,000	0	61,000	61,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	61,000	0	61,000	61,000
Tier 1 Capital	2,046,456	1,238,483	2,017,497	1,211,177	1,232,963
Tier 2 Capital					
Tier 2 capital instruments and related surplus	110,814	49,693	110,791	49,656	49,507
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	134,267	107,797	134,452	113,516	69,871
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	245,081	157,490	245,243	163,172	119,378
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	245,081	157,490	245,243	163,172	119,378
Exited advanced approach tier 2 capital					
Total capital	2,291,537	1,395,973	2,262,740	1,374,349	1,352,341
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	20,270,952	13,362,243	17,762,951	13,176,077	11,447,061
Less: Deductions from common equity tier 1 capital	997,184	510,724	998,767	511,802	518,005
Less: Other deductions	-2,168	-5,019	-2,289	-5,838	-2,710
Total assets for leverage ratio	19,275,936	12,856,538	16,766,473	12,670,113	10,931,766
Total risk-weighted assets	14,159,027	8,944,944	14,111,252	9,081,020	9,116,143
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	14.45	12.18	83	13.16	12.54	65	14.30	12.37	80	12.67	12.35	61	12.86	12.11	73
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	14.45	12.88	78	13.85	13.31	64	14.30	13.11	71	13.34	13.08	60	13.53	12.78	70
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	16.18	14.72	78	15.61	15.37	61	16.04	14.91	73	15.13	15.23	55	14.83	14.36	67
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	10.62	9.06	85	9.63	9.15	68	12.03	8.98	93	9.56	9.13	69	11.28	9.76	82
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	42	288	726	270	794	-85.42	600.00
Other insurance activities income	42	288	726	270	794	-85.42	600.00
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	291,192	241,365	289,304	200,525	197,372	20.64	100.05

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		50.48			54.39			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		49.52			45.61			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.64			12.21			13.40			11.24			7.26	
<hr/>															
Insurance activities revenue / Adjusted operating income	0.03	0.38	48	0.24	0.38	66	0.14	0.36	61	0.06	0.41	47	0.16	0.47	60
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income		37.50			33.33			32.99			38.23			34.91	
Other premium income / Total premium income		62.50			66.67			67.01			61.77			65.09	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		25.60			22.15			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		150.40			3.56			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		2,703.20			1,367.96			927.51			447.82			233.61	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	13.29	12.22	54	17.93	11	79	13.37	12	53	15.14	11.03	65	15.17	11.51	67
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	5,001	4,880	5,001	9,874	5,000
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	5,001	4,880	5,001	9,874	5,000
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	5,001	4,880	5,001	9,874	5,000
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	2.48	10.28	50	-2.40	-6.17	62	-49.35	6.83	7	97.48	-2.40	94		22.48	
Total selected assets	2.48	17.19	54	-2.40	-2.56	52	-49.35	9.48	7	97.48	2.04	93		12.40	
Deposits		-5.48			2.95			0.73			3.46			10.36	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0.94	1.66	0.96	1.69	1.49

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	25,039	0	77,640	165,988	181,704		114.21
Dividends	25,039	0	77,639	165,988	181,704		114.67
Interest	0	0	1	0	0		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	8	8	33	45	86	0.00	-52.94
Dividends	8	8	33	45	86	0.00	-52.94
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	25,047	8	77,673	166,033	181,790	312987.50	113.97
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	565		
Total operating income	25,047	8	77,673	166,033	182,355	312987.50	113.97
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	624	691	2,666	3,497	5,459	-9.70	50.00
Other expenses	323	463	1,827	1,935	3,342	-30.24	-42.32
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	947	1,154	4,493	5,432	8,801	-17.94	-2.97
Income (loss) before taxes	24,100	-1,146	73,180	160,601	173,554		124.60
Applicable income taxes (credit)	-259	-57	-1,241	-1,499	-2,262		
Extraordinary items							
Income before undistributed income of subsidiaries	24,359	-1,089	74,421	162,100	175,816		123.29
Equity in undistributed income of subsidiaries	28,738	42,800	46,571	-40,933	-10,641	-32.86	192.77
Bank subsidiaries	28,738	42,800	46,571	-40,933	-10,641	-32.86	192.77
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	53,097	41,711	120,992	121,167	165,175	27.30	156.20
Memoranda							
Bank net income	53,777	42,800	124,210	125,055	171,063	25.65	150.36
Nonbank net income	8	8	33	45	86	0.00	-52.94
Subsidiary holding companys' net income	0	0	0	0	0		

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Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,899,375	93.45	1,789,798	95.58	2,950,199	93.10	1,759,493	1,741,544	61.99	206.86
Common and preferred stock	2,899,375	93.45	1,789,798	95.58	2,950,199	93.10	1,759,493	1,741,544	61.99	206.86
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	1,890	0.06	1,890	0.10	1,890	0.06	1,890	1,891	0.00	-14.13
Common and preferred stock	1,890	0.06	1,890	0.10	1,890	0.06	1,890	1,891	0.00	-14.13
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	196,727	6.34	78,316	4.18	212,119	6.69	100,604	135,688	151.20	334.69
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	4,500	0.15	2,528	0.14	4,490	0.14	2,569	32,511	78.01	99.56
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,102,492	100.00	1,872,532	100.00	3,168,698	100.00	1,864,556	1,911,634	65.68	211.94
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	28,099	1.50	14,063	0.44	32,773	74,906	-100.00	
Subordinated notes and debentures	49,814	1.61	49,720	2.66	49,791	1.57	49,696	49,601	0.19	43.78
Other liabilities	24,385	0.79	16,491	0.88	23,542	0.74	16,551	16,136	47.87	159.77
Balance due to subsidiaries and related institutions	62,854	2.03	62,851	3.36	62,853	1.98	62,851	62,848	0.00	-13.98
Total liabilities	137,053	4.42	157,161	8.39	150,249	4.74	161,871	203,491	-12.79	17.04
Equity Capital	2,965,439	95.58	1,715,371	91.61	3,018,449	95.26	1,702,685	1,708,143	72.87	237.95
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	472	0.02	329	0.02	472	0.01	328	342	43.47	75.46
Common surplus	2,247,518	72.44	946,002	50.52	2,249,078	70.98	945,638	1,035,450	137.58	397.19
Retained earnings	795,651	25.65	741,883	39.62	766,716	24.20	716,024	654,182	7.25	86.86
Accumulated other comprehensive income	-78,202	-2.52	27,157	1.45	2,183	0.07	40,695	18,169		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	3,102,492	100.00	1,872,532	100.00	3,168,698	100.00	1,864,556	1,911,634	65.68	211.94
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	62,854	2.03	62,851	3.36	62,853	1.98	62,851	62,848	0.00	-13.98
Notes payable to subsidiaries that issued TPS	61,000	1.97	61,000	3.26	61,000	1.93	61,000	61,000	0.00	-14.08
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	7.06	9.94	21	9.74	12.54	28	6.35	11.94	4	7.13	7.29	45	10.87	9.68	67
Bank net income / Average equity investment in banks.....	7.35	10.44	20	9.65	12.55	29	6.12	11.80	6	7.18	7.45	41	11.31	10.51	64
Nonbank net income / Average equity investment in nonbanks.....	1.69	11.36	32	1.69	12.53	27	1.75	13.12	26	2.38	9.75	35	4.23	7.89	44
Subsidiary HCs net income / Average equity investment in sub HCs.....		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income.....	101.28	97.54	42	102.61	95.97	60	102.66	96.79	59	103.21	88.16	53	103.56	82.22	56
Nonbank net income / Parent net income.....	0.02	3.43	33	0.02	2.83	32	0.03	3.40	33	0.04	3.59	30	0.05	5.93	26
Subsidiary holding companies' net income / Parent net income.....		80.23			65.70			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital.....	4.62	16.87	22	9.16	17.74	38	4.98	16.81	24	9.51	20.06	37	11.91	20.43	53
Total debt / Equity capital.....	1.68	11.65	29	4.54	11.90	35	2.12	11.71	29	4.84	14.41	31	7.29	14.31	52
Total debt + notes payable to subs that issued TPS / Equity capital.....	3.74	13.71	23	8.09	14.30	36	4.14	13.63	23	8.43	16.67	36	10.86	16.36	54
Total debt + Loans guaranteed for affiliate / Equity capital.....	1.68	11.72	29	4.54	12.02	35	2.12	11.77	29	4.84	14.68	31	7.29	14.56	51
Total debt / Equity capital – excess over fair value.....	1.68	11.75	29	4.54	12	35	2.12	11.81	29	4.84	14.52	31	7.29	14.51	52
Long-term debt / Equity capital.....	1.68	11.08	29	4.54	11.33	35	2.12	10.95	29	4.84	13.56	33	7.29	13.04	53
Short-term debt / Equity capital.....	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital.....	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital.....	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt.....	43.96	40.81	47	55.05	35.48	68	50.13	39.86	56	56.48	34.67	70	62.82	28.44	80
Double Leverage															
Equity investment in subs / Equity capital.....	97.84	103.47	22	104.45	102.85	61	97.80	103.22	17	103.45	102.81	58	102.07	103.22	46
Total investment in subs / Equity capital.....	97.84	108.45	14	104.45	108.21	52	97.80	108.40	9	103.45	110.16	41	102.07	111.07	34
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	-0.30	0.38	16	0.46	0.22	70	-0.55	0.29	8	0.48	0.47	56	0.21	0.36	48
Equity investment in subs – equity cap / Net income-div (X).....		1.31		0.74	0.74	59		1.05		0.97	1.82	38	0.33	1.22	23
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	100.88	129.62	41	0.61	111.20	3	105.69	152.85	30	252.88	136.59	88	278.22	177.68	83
Cash from ops + noncash items + op expense / Op expense + dividend.....	104.60	125.04	46	-2.81	98.58	13	114.68	154.48	35	252.71	147.24	88	325.27	190.27	85
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	59.28	98.29	32	-5.92	85.35	16	229.86	98.54	95	67.79	134.08	11	165.28	116.34	86
Pretax operating income + interest expense / Interest expense.....	3,962.18	2,251.18	83	-65.85	1,142.88	12	2,844.94	1,835.33	78	4,692.54	2,016.32	86	3,279.23	1,968.54	83
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	2,713.88	1,728.15	75	-17.90	1,357.31	14	2,040.08	1,770.77	71	3,333.36	1,539.23	84	2,186.99	1,632.83	71
Dividends + interest from subsidiaries / Interest expense + dividends.....	101.05	145.40	39	0.05	117.86	7	106.45	174.12	28	257.92	150.43	86	287.70	210.80	76
Fees + other income from subsidiaries / Salary + other expenses.....	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X).....		20.52			33.13			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	5.55	3.42	71	3.32	3.97	53	5.95	3.44	70	4.53	3.85	62	6.25	2.64	78
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....		0.24			0.05			0.17			0.10			0.04	
Nonaccrual.....		0.75			1.22			0.92			1.03			0.54	
Total.....		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0	1.70	15	0	1.80	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

City/State

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	99.19	64.91	77		74.87		94.46	66.37	76	37.56	81.10	20	32.83	57.84	30
Dividends declared / Net income	45.51	33.46	73	38	23.13	75	58.10	28.27	94	50.24	42.29	63	34.95	33.08	54
Net income – dividends / Average equity.....	3.85	6.76	19	6.04	9.52	27	2.66	8.62	3	3.55	4.14	39	7.07	6.46	57
Percent of Dividends Paid															
Dividends from bank subsidiaries	103.63	124.34	43	0	101.14	15	110.44	155.92	34	272.66	132.17	85	314.75	178.13	81
Dividends from nonbank subsidiaries	0.03	1.65	65	0.05	3.28	66	0.05	4.90	47	0.07	3.41	52	0.15	7.53	44
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	103.66	153.16	37	0.05	128.99	16	110.49	203.53	25	272.73	174.85	82	314.90	260.40	71
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	46.56	43.39	52	0	30.63	14	62.51	45.96	64	132.73	60.28	95	106.22	66.55	90
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	50	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	46.56	49.34	49	0	33.49	8	62.51	51.33	63	132.73	62.88	92	106.22	69.36	86
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	100	31.46	84	100	47.24	78	100	62.63	72	100	56.39	72	100	82.95	65
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	33	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	100	39.06	82	100	69.48	74	100	87.22	66	100	79.84	64	100	150.41	51
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.97	60.28	84	0	58.57	15	99.96	74.16	88	99.97	69.76	91	99.64	67.32	83
Interest income from bank subsidiaries.....	0	1.04	25	0	0.72	23	0	0.23	48	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.97	73.91	71	0	71.70	7	99.96	83.13	84	99.97	82.20	85	99.64	78.80	74
Dividends from nonbank subsidiaries	0.03	4.30	67	100	5.32	98	0.04	3.07	49	0.03	1.95	51	0.05	2.65	43
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0.03	6.88	54	100	10.59	97	0.04	4.67	36	0.03	4.70	36	0.05	7.29	28
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	126.18	28.43	95	80.77	29.59	82	98.43	26.38	86	76.21	27.08	84	50.48	28.33	74